

08/834.240

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,076,072
DATED : June 13, 2000
INVENTOR(S) : Richard Marc Libman

Page 1 of 7

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 29,

Line 42, please insert the attached 6 pages of Appendices.

Column 35,

Line 31, change "instance" to -- insurance --.

Line 65, change "tern" to -- term --.

Signed and Sealed this

Tenth Day of May, 2005

A handwritten signature in black ink, appearing to read "Jon W. Dudas". The signature is stylized with a large, looped initial "J" and a cursive "Dudas".

JON W. DUDAS
Director of the United States Patent and Trademark Office

APPENDIX 1A

SEC. 1

To: ~~John Smith~~
 From: XYZ Insurance Agency
 RE: Mortgage Life Insurance

Page 3 of 4

Mortgagor: ~~John Smith~~
 Co-Mortgagor: ~~Mary Smith~~
 Loan #: ~~12345~~
 Loan Amount: ~~\$100,000~~

Congratulations! We have been informed that your mortgage loan has been approved. Now we have more good news for you.

As you can see below, you can choose one of three different mortgage protection plans utilizing life insurance, each one specifically designed for your loan. We give you the choice of selecting the particular type of coverage that best suits your individual needs.

At USA Savings & Loan Insurance Services, we take particular pride in providing our customers with superior products and services. Our mortgage protection plans, which we make available to you, are clear examples of this commitment.

SEC. 2

Please review your three choices below. Based on your ~~\$100,000~~ mortgage loan, we feel certain that one is sure to meet your own specific needs and preferences.

PLAN A*	PLAN B*	PLAN C*
Mortgage Period Protection	Full Protection	Full Protection
Select One:		
<input type="checkbox"/> 2 years of mortgage payments	Monthly Cost: \$15.35	Monthly Cost: \$28.44
Monthly Cost: \$15.35		
<input type="checkbox"/> 4 years of mortgage payments	Death Benefit: \$100,000	Death Benefit: \$100,000
Monthly Cost: \$19.75		
Upon the death of John Smith , provides the family with money equal to 2 years of mortgage payments	Provides money for the immediate payoff of your mortgage upon the death of John Smith	Provides money for the immediate payoff of your mortgage upon the death of John Smith

Please indicate your choice here; then, see instructions on reverse side.

Yes, I choose Plan... ☐ ~~A~~ ☐ ~~B~~ ☐ ~~C~~

I wish to be billed: ☐ ~~Monthly~~ ☐ ~~Quarterly~~ ☐ ~~Automatic Checking Account Deduction~~

* See other side for a full description of this plan. All premium shown reflect standard, non-tobacco rates. If you use tobacco, your ~~Monthly cost~~ will be ~~\$21.25~~ for ~~Plan A~~, ~~\$27.25~~ for ~~Plan B~~ and ~~\$40.25~~ for ~~Plan C~~. If both parties use tobacco, the ~~Monthly cost~~ will be ~~\$26.25~~. If ~~John Smith~~ uses tobacco and ~~Mary Smith~~ does not the cost will be ~~\$21.25~~. Above prices are based on age(s) as of date of loan approval. ~~John Smith~~ is ~~35~~ and ~~Mary Smith~~ is ~~32~~.

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APPENDIX 1B

Key

<u>Type of Logic</u>	<u>Individualizations</u>
<div> <input type="checkbox"/> Customer Information <input type="checkbox"/> Insurance Company Information <input type="checkbox"/> Existing Product/Account Information </div>	20
<div> <input type="checkbox"/> Word <input type="checkbox"/> Paragraph <input type="checkbox"/> Sentence </div>	Unlimited
<div> <input type="checkbox"/> Plan <input type="checkbox"/> Product <input type="checkbox"/> Amount of Coverage <input type="checkbox"/> Payment Mode <input type="checkbox"/> Underwriting </div>	25
<div> <input type="checkbox"/> Actual Individualized Pricing </div>	12
<div>Total Front Page Individualizations.....57</div>	

FRONT OF SALES COMMUNICATION

(duplex communication)

IMPORTANT INFORMATION ABOUT THIS OFFER

○ Lower East

- Level Death Benefits

The beneficiary may choose to use the money for any purpose, depending upon circumstances at time of claim. Or, if you desire, the death benefit may be used for mortgage purposes only, if initially requested.

Critical Period Protection - Plan A

Full Protection - Plan B

Joint Protection - Plan C

*Based upon the base interest rate and monthly payments assumed at the time of loan.

[illegible]

HOW TO OBTAIN THIS COVERAGE

- Please Note:** If you select Plan **B** to help you qualify for the lowest cost possible, we are arranging a short paramedical examination at no cost to you. This can be done at your home or office. The exam is a simple one and will only take 10 to 15 minutes.

QUESTIONS & ANSWERS

Q: Who is USA Savings & Loan Insurance Services?

Q: Why should I buy this product?

NEED ADDITIONAL INSURANCE?

Would you like more information or a quotation on additional amounts of life insurance for yourself, your spouse or your children? And call our toll-free line or (1) in the following:

Name	Age unit	Tobacco User	Birchbark	Sex	Type of Life Insurance
Smith	_____	<input type="checkbox"/> Y <input type="checkbox"/> N	____/____	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="checkbox"/> Permanent <input type="checkbox"/> Term
		<input type="checkbox"/> Y <input type="checkbox"/> N	____/____	<input type="checkbox"/> F <input type="checkbox"/> M	<input type="checkbox"/> Permanent <input type="checkbox"/> Term

- o If you have any questions.
- o Need more information
- o Need help with the enclosed forms.

SEC. 6

SEC. 4

SEC 7

SEC. 4

APPENDIX 1D

Key

<u>Type of Logic</u>	<u>Individualizations</u>
<div style="border: 1px solid black; padding: 2px;"> <ul style="list-style-type: none"> ○ Customer Information ○ Insurance Company Information ○ Existing Product/Account Information </div>	16
<ul style="list-style-type: none"> ○ Word ○ Paragraph ○ Sentence 	Unlimited
<div style="border: 1px solid black; padding: 2px;"> <ul style="list-style-type: none"> ○ Plan ○ Product ○ Amount of Coverage ○ Payment Mode ○ Underwriting </div>	34
<div style="border: 1px solid black; padding: 2px;"> <ul style="list-style-type: none"> ○ Actual Individualized Pricing </div>	46
Total Back Page Individualizations..... 96	
Total Front & Back Individualizations 153	

BACK OF SALES
COMMUNICATION

APPENDIX 2A

Page	3 of 3
Statement Date	
Primary Account	
Direct Inquiries To	

To: **John Smith**
From: Bank USA Insurance Agency, Inc.
Re: A New Easy Way to Buy Low Cost Life Insurance













































Did you know that as a customer of Bank USA, you now have a full service insurance agency dedicated to providing you with the insurance you want without any fuss, hassle, or pressure from a commissioned insurance agent.

We are please and excited to present you and your with an outstanding insurance offering -- high quality term life insurance at a surprisingly affordable price.

And, since Bank USA Insurance Agency wants to make it easy for both you and Mary to obtain this coverage, we add an additional convenience...your premiums can be deducted automatically from your checking account at our ~~Wichita Falls Branch~~

John, please review your choices below, make your selections, and call (800) 000-0000 or fax this page to (800) 000-0000. That's all you do. We'll take it from there. You'll quickly see how Bank USA Insurance Agency makes buying life insurance a pleasant experience.

Here are your Individually Calculated Monthly Prices

	For 			For 		
Death Benefit						
10 Year						
Guaranteed Term						
(If you use tobacco)						
10 Year						
Guaranteed Term						
(If you use tobacco)						

Applying for this insurance is EASY!!

Call - 24 hrs.
(800) 000-0000
There is NEVER an
obligation on your part

Fax this Page
(800) 000-0000
No cover page necessary
(see below)

Branch Drop Off
Bring this page to your local branch office for processing your request below.

If Faxing or Branch Drop-Off, please check your request below and circle the amount choice you wish above.

- ☐ To apply for Coverage ☐ For other quotes.
☐ For more information. ☐ For insurance for spouse.

Insurance products are offered through Bank USA Insurance Agency, Inc., a subsidiary of Bank USA Corporation. Insurance products are NOT insured by F.O.I.E., are NOT deposits or other obligations of any bank, and are NOT guaranteed by any bank. Insurance products referenced above are underwritten and issued by [REDACTED] and [REDACTED]. Policies shown are policy forms [REDACTED] or [REDACTED], and on [REDACTED] or [REDACTED] at [REDACTED] or [REDACTED]. Rates are based on [REDACTED] being [REDACTED] and [REDACTED] being [REDACTED] and on [REDACTED] 123456789012

The NEPCOSM Sales and Distribution System and Virtual AgentSM is protected by copyright and Patent Pending

This is a PIGGYBACK® offer. Note the surprising number of individualizations, even on this basic initial offer alone. And, please also note the number of response choices NEWCO® chose to provide each customer; the next two pages examine what goes into each individualized response letter. ➡

The MEXCO® Sales Distribution and Delivery System is protected by copyright and is patent pending. PIGGYBACK® technology is protected by copyright and is patent pending. © TCA Insurance Marketing, Inc. 1997 All Rights Reserved

APPENDIX 2B

BEHIND THE SCENES OF EACH NEWCO™ SYSTEM OUTPUT


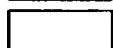
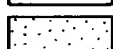

You have just seen a sample of NEWCO™'S PIGGYBACK™ format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous examples of NEWCO™ system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCO™ system actually does...behind the scenes. Under-stand that each color below represents a specific type of logic that NEWCO™ employs.

NEWCO™ technology gives you the way to fine-tune each individual PIGGYBACK™ offer and each individual response letter with as much detail as you need to create a one to one marketing opportunity. The more you direct your offer to the individual bank customer, the better chance there is that your offer will be accepted.

The NEWCO™ system is the only system that can do this in volume.

Please use the following color codes as you review the next three pages. You will be amazed at the number of individual intelligent thought processes that automatically go into the creation of each PIGGYBACK™ offer, letter and, in fact, anything that the NEWCO™ system outputs.

	Personal prospect /customer information and demographics Insurance company information
	Specific copy detail
	Plan design, and product specifics Amount of coverage choices Payment mode
	Actual product pricing individualization

Virtual Agent™

Virtual Agent™, the NEWCO™ system's trademarked "brain", thoroughly thinks through each individual logic choice and assigns the appropriate product type, amount of coverage, even wording to each and every individual bank customer offer, one offer at a time no matter how great the volume.

What cannot be seen here is that all of the individualization is based on the bank customer's own individual demographic profile. No two offers may be exactly alike because each NEWCO™ offer is individually crafted for the specific customer.

Now that is truly unique!

The following three pages will show you just how intelligently individualized PIGGYBACK™ offers and response letters delivered in unlimited mass volumes can be.

